



Application No.: 09/518,948

Docket No.: J2167.0141/P141

#9
2/11/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Fred Slavin et. al.

Application No.: 09/518,948

Art Unit: 3624

Filed: March 6, 2000

Examiner: Geoffrey R. Akers

For: AUTOMATED STATEMENT
PRESENTATION, ADJUSTMENT AND
PAYMENT SYSTEM AND METHOD
THEREFOR

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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FEB 24 2004

GROUP 3600

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated August 14, 2003 (Paper No. 6), please
amend the above-identified U.S. patent application as follows:

Remarks/Arguments begin on page 2 of this paper.